Robert Klaus

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- (b) initializing on said computer network an available risk assumption capacity of said risk carrier associated with said proposals;
- (c) enabling electronic submission by any one of said cedents of one of said proposals associated therewith as an offer for acceptance by said risk carrier;
- (d) electronically accepting, by said risk carrier, said offer submitted by one of/said risk cedents;
- (e) electronically recalculating said available risk assumption capacity upon accepting said offer; and
- (f) electronically withdrawing from availability any of said proposals whose acceptance would reduce said available risk assumption capacity, as recalculated, below a selected amount, such that electronic submission of any of said proposals which have been withdrawn from availability is prevented.

## Remarks:

Applicant has reviewed the office action mailed September 25, 2002. For the reasons set forth below, Applicant believes that the claims as originally filed are patentable over the prior art of record. Reconsideration of the claims is therefore respectfully requested.

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